


08/15/01

1133 U.S. PTO

08-16-01

A

Please type a plus sign (+) inside this box → 

PTO/SB/05 (03-01)

Approved for use through 10/31/2002 OMB 0651-0032

U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	176.01
First Inventor	PARTHASARATHY
Title	ELECTRONIC LENDING AND BORROWING SYSTEM
Express Mail Label No.	EL68881218945

1000 U.S. PTO  
09/929939

10/15/01

**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

1. ☐ Fee Transmittal Form (e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)
2. ☒ Applicant claims small entity status.  
See 37 CFR 1.27.
3. ☒ Specification [Total Pages **36**]  
(preferred arrangement set forth below)
  - Descriptive title of the invention
  - Cross Reference to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to sequence listing, a table, or a computer program listing appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
4. ☒ Drawing(s) (35 U.S.C. 113) [Total Sheets **8**]
5. Oath or Declaration [Total Pages **9**]
  - a. ☐ Newly executed (original or copy)
  - b. ☐ Copy from a prior application (37 CFR 1.63 (d))  
(for continuation/divisional with Box 18 completed)
  - i. ☐ **DELETION OF INVENTOR(S)**  
Signed statement attached deleting inventor(s)  
named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. ☐ Application Data Sheet. See 37 CFR 1.76

**ADDRESS TO:** Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

7. ☐ CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission  
(if applicable, all necessary)
  - a. ☐ Computer Readable Form (CRF)
  - b. Specification Sequence Listing on:
    - i. ☐ CD-ROM or CD-R (2 copies); or
    - ii. ☐ paper
  - c. ☐ Statements verifying identity of above copies

**ACCOMPANYING APPLICATION PARTS**

9. ☐ Assignment Papers (cover sheet & document(s))
10. ☐ 37 CFR 3.73(b) Statement (when there is an assignee) ☐ Power of Attorney
11. ☐ English Translation Document (if applicable)
12. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations
13. ☐ Preliminary Amendment
14. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
15. ☐ Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16. ☐ Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17. ☐ Other: .....

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP)

of prior application No. \_\_\_\_\_/\_\_\_\_\_

Prior application information:

Examiner \_\_\_\_\_

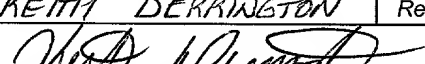
Group Art Unit: \_\_\_\_\_

**For CONTINUATION OR DIVISIONAL APPS only:** The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.**19. CORRESPONDENCE ADDRESS**☐ Customer Number or Bar Code Label

(Insert Customer No. or Attach bar code label here)

or ☒ Correspondence address below

Name	KEITH DERRINGTON				
Address	711 LOUISIANA SUITE 2150 PENNZOIL PLACE - SOUTH TOWER				
City	HOUSTON	State	TX	Zip Code	77002
Country	U.S.A.	Telephone	713-860-1600	Fax	713-860-1699

Name (Print/Type)	KEITH DERRINGTON	Registration No. (Attorney/Agent)	44061
Signature		Date	8-15-01

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:  
**Medha Parthasarathy**

Serial No.: Not Yet Assigned

Filed: Submitted Herewith

Title: **ELECTRONIC LENDING AND  
BORROWING SYSTEM**

§ Group Art Unit: Not Yet Assigned

§

§

§

§ Examiner: Not Yet Assigned

§

§

§

§ Docket No.: **176.01**

§

Commissioner of Patents & Trademarks  
Box Patent Application  
Washington, D.C. 20231

EXPRESS MAIL" MAILING LABEL NUMBER EL688812189US  
DATE OF DEPOSIT August 15, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to: The Commissioner of Patents and Trademarks, Box Patent Applications, Washington D.C. 20231.

  
Signature

**PATENT APPLICATION TRANSMITTAL LETTER**

Dear Sir:

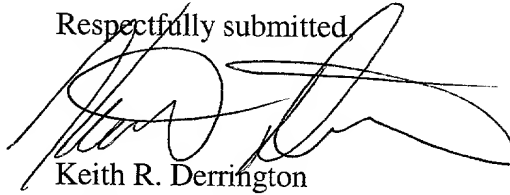
Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 CFR 1.53(b) is the patent application of Medha Parthasarathy entitled ELECTRONIC LENDING AND BORROWING SYSTEM. The Applicant hereby makes a claim for small entity status under 37 CFR 1.27(a)(1).

Enclosed are:

- ☒ A Utility Patent Application Transmittal (PTO/SB/05 (03-01)).
- ☒ A specification consisting of: a 36 page disclosure, 6 pages of claims, and abstract.
- ☒ Three (3) sets of informal drawings, each set consisting of 8 sheets.

- X A postcard for acknowledgment of receipt of the enclosed documents.
- X Please address all future correspondence to: Keith R. Derrington  
Schirrmeister Ajamie  
Pennzoil Place - South Tower  
711 Louisiana, Suite 2150  
Houston, Texas 77002  
(713) 860-1600  
(713) 860-1699 facsimile

Respectfully submitted,



Keith R. Derrington  
Schirrmeister Ajamie  
711 Louisiana, Suite 2150  
Houston, Texas 77002  
(713) 860-1600  
(713) 860-1699 facsimile  
Registration No. 44,061

August 15, 2001

Enclosures